

# An Informed Home Seller's Guide

*Keeping you informed in today's information, tech savvy real estate era.*



# 8 STEPS

## TO BECOMING AN INFORMED SELLER

So you're thinking of selling your home. Chances are you're in a transitional stage of your life. You may be looking for a larger home for a growing family, downsizing for retirement, moving to a new city, looking to capitalize on an investment property or simply want a change. Regardless of the reasons why you are selling, we know your ultimate goal remains constant: **To achieve the best possible price for your home in the shortest amount of time, and with terms favorable to you.**

This Informed Seller's Guide is designed to educate you on exactly how to achieve this goal.

If you have any questions or would like a little clarification on any of these steps, please do not hesitate to give me a call any time.

*Patrick Kiumars*

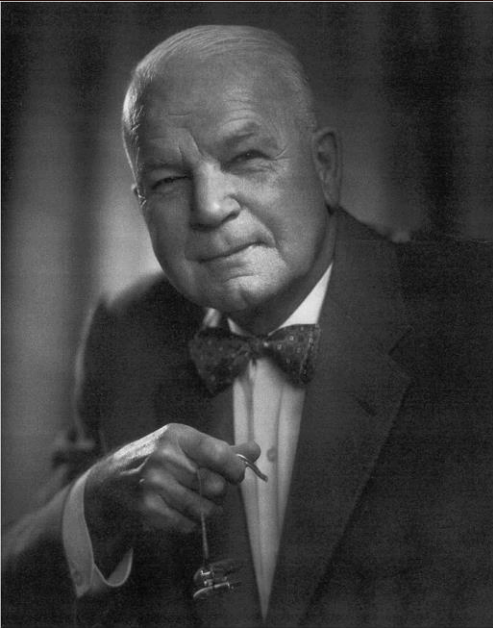
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# STEP 1

## CHOOSING THE BEST AGENT FOR THE JOB



Albert E. LePage  
*Founder of Royal LePage*

There are several compelling reasons for choosing professional representation when it comes to the sale of one of your most valuable assets. We know information is available everywhere for buyers and sellers today 24/7, but knowing what this information means to your bottom line requires an experienced, knowledgeable professional to help you achieve the highest possible price and terms for your home.

Local real estate market expertise, in-depth knowledge of current and historical market activity, a comprehensive and strategic marketing plan, access to a database of buyers ready to buy right now, a proven track record of success and the ability to negotiate fearlessly on your behalf are just a few of the reasons why you would choose an agent.

Patrick's qualifications:

- Erin Mills Market Specialist
- Strategic pricing system
- Comprehensive marketing strategy for each home
- Fearless negotiator
- Highly responsible and reliable
- Loves what he does!



# A Little Background on...



## **Patrick Kiumars**

*PROFESSIONAL REALTOR®*

During High School Patrick worked at a Banquet and Conference Centre and became infatuated with the customer service industry. Patrick immediately began his career in real estate at the age of 19 in Mississauga, Ontario. Patrick was the youngest in his office to enter into Real Estate.

To his clients, Patrick is a trusted real estate advisor before, during and after every transaction. To his peers, Patrick is highly regarded as an integrity-powered professional and a formidable negotiator.

Patrick prides himself on educating his clients about the real estate market, negotiating the best possible price and terms for their sale or purchase of a home, and creating a positive and memorable real estate experience for each and every client.

But Patrick's greatest passion and joy comes from his family. The Kiumars reside in Mississauga and are actively involved in their community.

HONESTY. INTEGRITY. EXPERTISE.



So many homeowners choose Patrick Kiumars to sell their most valuable asset:

As a trusted professional Realtor<sup>®</sup>, Patrick's clients are attracted by his unwavering commitment to serving their real estate needs first and foremost. In fact, over 80% of Patrick's business comes from client referrals who rave about their extraordinary real estate experience with Patrick.

Patrick is an Erin Mills market area expert with a pulse on your local market at all times. Patrick ensures his sellers have the most up-to-date and relevant real estate data necessary to make informed decisions.

Patrick will tell you what you need to hear not just what you want to hear to ensure you become an informed seller and make educated decisions.

In addition to Patrick's expert knowledge and experience, his sellers have the full backing of one of the industry's most trusted and recognized real estate brands, Royal LePage. With over 14,500 associates across Canada, Royal LePage draws on a network of highly skilled, professional agents working together toward a common goal. To us, real estate is as much a passion as it is a business. That's why we have continually led the industry in offering high quality real estate services.

# Mission, Values and Guiding Principles

## OUR MISSION

To assist the families we serve achieve the best possible sale or purchase price for their home, in the least amount of time, with the best possible terms; all while creating a memorable and stress-free real estate experience.

## OUR CORE VALUES | WHO WE ARE

- Integrity Powered
- Fun Loving
- Humble
- Grateful
- Easy to Do Business With
- Passionate About Helping The People We Serve

## WHAT WE DO

- We strive to create an inspiring, stress-free real estate experience.
- We work together as a single world-class team.
- We build lifetime relationships.
- We have a passion for excellence and an extraordinary attention for detail.

## WHAT WE KNOW

- Education is the highest form of communication.
- Anyone can be great because anyone can serve.
- Challenges are our greatest opportunity for learning, growth and strength.
- The work we do and our actions in life are a reflection of who we are.

# STEP 2

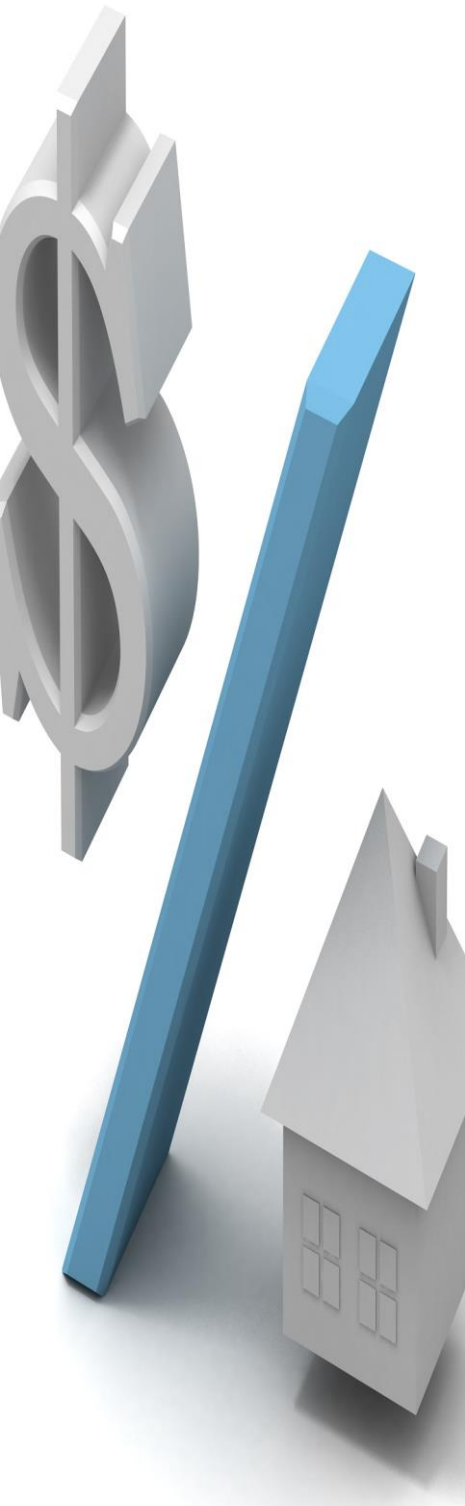
## PRICING YOUR HOME RIGHT FROM THE START TO ACHIEVE THE HIGHEST PRICE

First, it is important to understand that only the market can determine the ultimate value of your home. That said, choosing the optimal list price is essential to maximizing your home's value. If you price too low, you risk not getting as much as you can for your property but price too high and you risk losing potential buyers who may think your property is out of their price range and you help your competition sell faster.

Determine the OPTIMAL list price is in part simple math, but for the most part it is a **strategic process** that requires extensive market knowledge and research. An in-depth Comparative Market Analysis (CMA) will tell you what similar properties have sold for recently but to effectively price your property, it's equally important to consider every similar home on the market to understand exactly what your competition is. In addition, expertise in both the local and national market conditions is paramount to arriving at the optimal list price.

Pricing your home *right* the first time will result in more exposure, more showings, more offers and ultimately the highest price for your home.

For your no cost, no obligation CMA (Comparative Market Analysis) and opinion of value using our comprehensive pricing strategy, please contact us today!



# STEP 3

## PREPARING YOUR HOME FOR SALE



- First and foremost, clean. It sounds simple, but a clean house always sells better. Keep lawns, and hedges neatly trimmed, weed flowerbeds and maximize your curb appeal.
- Clean out your garage or carpet to show its full size.
- Next, remove the clutter. You might like that 'lived in' feel, but the more potential buyers focus on your collection of Van Halen memorabilia, the less they notice the property. So put your stuff away or consider a storage unit.
- Make minor repairs. Replace cracked tiles, touch up places that need painting, fix door knobs, squeaky doors and cupboards and leaky faucets.
- Third, consider a professional home stager. If your place is empty, or lacks a bit in the decorating department, home stagers can make your place look like a spread House & Home in no time. Statistics tell us that the homes that show the best sell faster and for more money.
- Photographs. Good pictures get people interested and professional photos are the way to ensure your place looks it's best. It's also important to have accurate measurements and floor plans because for most buyers it's never too early to start thinking about which way the couch is going to face.
- Clean again. Really. Keep doing it. It's that important.



# YOUR TOP 10 LIST

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Describe 10 Things You LOVE Most About  
Your Home or Neighbourhood

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# STEP 4

## MAXIMIZING EXPOSURE OF YOUR HOME TO POTENTIAL BUYERS

Many properties are listed on the MLS online database, but in this new era of real estate, your real estate professional must go well beyond the sea of thumbnail shots in MLS in order to sell your home quickly and for the highest price.

Market exposure demands more than placing the property on MLS. Studies tell us that over 80% of buyers today begin their search online. As such, we invest heavily in marketing websites that attract an abundance of buyers. We strategically time the release of new listings using key phrases that we know are proven to generate the most interest, and then market each property on up to 14 different websites, including our nationally ranked company website.

Gone are the days of just putting up a 'For Sale' sign to you're your home, although we do that too. Below is an outline our proven **Multi-Media Marketing System** that has sold countless homes for top dollar.

If you have 20 minutes, we would be happy to take you through a multi-media strategy that will maximize exposure of your home and help you achieve a price higher than you thought possible.

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# A Proven Multi-Media Marketing System

## **MLS (MULTIPLE LISTING SERVICE)**

Our standard practice is to advertise your property on the Toronto Real Estate Board MLS, the largest online database of available real estate in Erin Mills. This website is accessible by every real estate agent in the area, each with (on average) four clients potentially looking for a place just like yours. MLS Listings contain complete and detailed information about the property such list price, room sizes, inclusions and exclusions, full colour photographs, and more. This listing data is also made available to the general public through sites like MLS.ca (Realtor.ca).

## **YOURVIDEOTOUR.INFO | 123AnyStreet.Info**

Your property will be featured prominently on it's own personal website, as well as several real estate sites to give your listing the best possible exposure, worldwide, to the most potential buyers.

## **PROACTIVE PROSPECTING**

There are only two ways to find a buyer. One, you can wait for them to find you, or two -- you can proactively go out and find them. Patrick maximizes both reactive and proactive approaches to finding that perfect buyer. His extraordinary communication skills result in a higher contact and lead conversion rates which mean more potential buyers for you and your home.

## **VIEWING FEEDBACK**

You will receive real-time feedback direct to your e-mail inbox from all agents who have taken their clients through your property. You can log into the secure system to view past and pending appointments as well as read the reviews. We analyze all feedback and continually tweak your listing for maximum appeal.

# A Proven Multi-Media Marketing System

## **VIDEO TOURS**

Giving potential buyers a genuine feel for the neighbourhood and your home is important in the sea of listings. Video tours give potential buyers a behind-the-scenes look at the neighbourhood and your home without having to leave their couch. Your custom video tour will be uploaded to it's own website as well as YouTube where hundreds of potential buyers have viewing access 24/7. This is an invaluable tool for today's tech savvy, educated consumer.

## **24/7 DIRECT-TO-TEXT ADS**

As buyers drive through your neighbourhood to check out potential homes for sale, your For Sale sign will have a unique text number prominently displayed that will give them instant access to your listing details. We have booked many appointments with this subtle marketing feature that makes buyers more comfortable with the process.

## **PROPERTY BROCHURES**

Breathtaking photos and vibrant descriptions make up your customized home brochure designed as a memorable take-away for visiting buyers and their agents. These professionally designed brochures leave a lasting impression and often cause repeat viewings.



# A Proven Multi-Media Marketing System

## 24-HOUR ONLINE ADS

Your property details and images are immediately uploaded to all the major advertising sites such as Craigslist and Kijiji. Rest assured, your home is visible wherever buyers are looking.

## PRINT MARKETING

In most cases, we distribute 'Just Listed' cards in your area to let your neighbours know that your property is for sale. Just another way we widen the net to get your property the best possible exposure. Who knows who might end up buying your place?

## COMPLIMENTARY HOME STAGING CONSULTATION

Studies suggest staged homes sell faster and attract more money than their un-staged neighbours. In a changing marketplace, a staged home can be the difference between selling your home or not. Staging can be as simple as removing some clutter to as detailed as redesigning or refurnishing rooms. The choice is yours and our home-staging professionals will provide you with a complimentary recommendation list that will create maximum buyer appeal for your home. We will discuss the ideas together.

## SOCIAL MEDIA CAMPAIGNING

We actively maintain a blog, two Facebook Pages, Twitter, Pinterest and LinkedIn. Check us out. Your home is everywhere.



# Preparing to List Your Home

## CHECKLIST

**In preparation for listing your home, you will need to gather the following items:**

- ✓ A copy of your survey
- ✓ A copy of your front door key
- ✓ Your most recent annual property tax assessment
- ✓ The average cost of utilities (electricity, hydro, water)
- ✓ The age of your home
- ✓ A list of items you would like to exclude from the sale
- ✓ Pictures of seasonal features (i.e. gardens in bloom)
- ✓ A list of any easements or right-of-ways
- ✓ Receipts and Warranties for recent home improvements
- ✓ “10 Best Features of Your Home” sheet
- ✓ Other relevant information (a list of upgrades, copy of floor plans, builder plans and/or model name)

**For condominium owners:**

- ✓ Maintenance Fees and a list of maintenance/fee inclusions
- ✓ Parking and Locker Numbers
- ✓ Pass Key to the Building
- ✓ Status Certificate (if available)
- ✓ A list of Bylaws and restrictions

# STEP 5

## SHOWING YOUR HOME

Access to your home for showings is a critical component of the sales process, however, we understand how difficult and inconvenient it can be to have people come through your home. As such, we take great steps to ensure this process is as streamlined as possible.

We will schedule showings when you're most comfortable with them, always check and confirm with you first, and we ensure all showings are conducted with a reputable, licensed Realtor® present. We take an extreme amount of care in ensuring that the key to your home is kept safely. In most cases, we place a combination lock box on your door that is only accessible by professional Realtors®. You will also receive feedback on each showing so you know where you stand every step of the way.

Communication is key!



# STEP 6

## OFFER NEGOTIATIONS

Now this is where things get exciting. You've got an offer or maybe two or three at once!

All offers of course have a purchase price but they also include such things as the closing date (or the possession date for the buyers), other terms and in most cases, conditions.

Conditions could include such things as time allocated for the buyer to secure financing or an acceptable inspection of your home. In an ideal situation, the buyer has made an offer without any conditions, in an attempt to make the offer more attractive to you, the Seller. There can be a lot of variables, but Patrick will walk you through every step.

Naturally, the most important part of the offer is **the price**. Patrick will ensure you understand every aspect of the offer including current market conditions, recent sales or listings in your area and provide you with as much information as possible about the prospective buyer and their representation. You will have a thorough understanding of the terms, your options and the potential outcomes of your decision. You can accept the offer as is, or make a counter offer at which point, Patrick would negotiate the best possible price and terms on your behalf. Remember, **even 1% more for your home can mean thousands to your bottom line**.

### THE DEPOSIT

At this stage, the buyer must provide a deposit cheque to be held in trust until all the conditions have been met. Of course, if the





buyers are unable to fulfill all the conditions for whatever reason, the offer becomes null and void and they get their deposit back. Once conditions are met, the deal becomes 'firm' and we hold the deposit until closing when it is applied to the sale proceeds.

## **FULFILLING THE CONDITIONS**

Conditions usually have a set period of time for removal. If an offer is conditional on financing, the buyers may be preapproved so they simply need to have the approval applied to your property and the removal of this condition is fairly swift and easy.

If the offer is conditional on a home inspection, the buyers would request permission for a professional home inspector to spend 3 to 4 hours thoroughly checking out your home. The buyers usually accompany the inspectors as well. The inspector will produce a summary of their findings, and if the buyer is happy with them, they'll waive the inspection condition.

If it turns out that the buyer can't, for whatever reason, fulfill the conditions, the offer is null and void. Not ideal, but not the end of the world. We'll get right back out there and find you some new potential buyers.

Once the conditions are met, the buyer signs a waiver and the deal is firm. If you've completed all these steps, then you are a successful home seller.

***Congratulations!***

# STEP 7

## CALCULATING THE NET PROCEEDS

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Although your lawyer will provide you with a detailed outline of expenses incurred at the time of closing, it's best to understand what expenses you may incur when your home closes. We work with you to create an estimate of what costs will be associated with selling your home to avoid any surprises. Some of these costs may include, but are not limited to, the following:

<b>Estimated Selling Price</b>	<b>\$</b>
<b>LESS:</b>	
Mortgage Balance	\$
Mortgage Penalty (If applicable)	\$
Interest Per Diem (Interest from last payment to date of closing)	\$
Property Tax / Utilities Adjustments	\$
Real Estate Commission with HST	\$
Moving Costs	\$
Other:	\$
<b>Estimated Net Proceeds of Sale</b>	<b>\$</b>

# Closing Costs Explained



## Legal Fees

Lawyer's fees vary, but often have structured fees for the purchase and sale of homes posted on their websites. Sellers pay in the area of \$1000.00 for a lawyer to look after the legal details necessary to close their home.

## Mortgage Fees

Check with your mortgage lender to determine if any costs will occur when transferring or releasing your mortgage. There is sometimes what is referred to as a discharge fee to remove the mortgage from title that can range from \$100 to \$250.

## Disbursements

These fees cover additional legal expenses such as travel, copies, couriers, registration fees and preparing document transfers. Disbursements can range upwards up \$500 but can sometimes be built into your legal fees.

## Adjustments

It's difficult for a home seller to calculate exactly how much money is owed to which utilities on closing day. Your lawyer will ensure that any overpayments or deficiencies on rents, mortgage interest, property tax, and utility charges will be corrected, and the buyer and seller will be credited or charged accordingly.

## Moving Costs

Moving costs vary based on location and the amount of possessions being moved. If you're moving yourself, you should factor gas, rental vehicles, and moving supplies.

# STEP 8



## MEET WITH PATRICK

Schedule your complimentary market evaluation and learn more about Patrick's results from his proven multi-media marketing system today!

### **Patrick Kiumars**

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*This document is not intended to solicit properties already listed for sale.*